



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

June 2014

## Fitness and Probity Individual Questionnaire Application Guidance for Credit Unions



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Version	Date	Amendments
1	June 2013	<ul style="list-style-type: none"> <li>Initial Guidance</li> </ul>
2	September 2013	<ul style="list-style-type: none"> <li>Updated to reflect that Section 3 of the Individual Questionnaire should include details of any relevant credit union experience</li> </ul>
3	June 2014	<ul style="list-style-type: none"> <li>Updated regarding returning of an Individual Questionnaire to credit unions if no AGM is scheduled</li> <li>Updated to insert more information regarding completion of Section 8.1 of the Individual Questionnaire</li> </ul>

## Purpose of this Guidance

This document provides guidance for credit unions and applicants in relation to submitting Individual Questionnaires through the Central Bank of Ireland's ("Central Bank") Online Reporting System (ONR) for individuals who are proposed to hold Pre-Approval Controlled Functions (PCFs).

The following documents, which are available on the Central Bank's website, [www.centralbank.ie](http://www.centralbank.ie), should be reviewed prior to completing an application.

- Fitness and Probity Standards for Credit Unions
- Guidance on Fitness and Probity for Credit Unions
- Minimum Competency Code 2011 (where applicable)

Please note that the submission of an Individual Questionnaire is a two stage process. The **applicant** needs to complete Sections 1 to 11 as applicable and submit the application to the proposing credit union. The **proposing credit union** then completes Section 12 and submits the Individual Questionnaire to the Central Bank for assessment.

## Points on using the System

### Security

Personal information of a sensitive nature is provided as part of the Individual Questionnaire submission; therefore, it is recommended that careful consideration is given to the selection of the individuals within the credit union who will have access to the Individual Questionnaire return type on ONR.

The following people within a credit union can be Business Administrators and can submit an Individual Questionnaire application to the Central Bank on behalf of a credit union:

- Chair of the Board of Directors (CUPCF-1);
- Manager (CUPCF- 2); and
- Chair of the Nomination Committee.

Further information on system security and confidentiality is contained in the Appendices.

## **Date Fields**

Whenever a date field is being input, the required format of the field is set out in the question itself. For example, the date 30th July 2013 should be input as:

- 30/07/2013 where format is DD/MM/YYYY;
- 07/2013 where format states MM/YYYY;
- 2013 where format is YYYY.

## **Text Box Fields**

The maximum number of characters permitted is 1000. If you are providing information exceeding the 1000 character limit, please provide the information in a Word document and attach/upload to Section 10.

## **Drop-down List Boxes**

Some fields require you to select an entry from a drop-down list box. If the question is relevant but a suitable entry is not available, please choose the entry '**Other**'.

## **Navigation**

Use the ribbon menu across the top of the page to navigate through the ONR.

## **Inactivity**

For security reasons, you will be logged out of ONR if the system left idle for more than 20 minutes and any unsaved data will be lost. In order to avoid any loss of data please ensure your application is saved at regular intervals.

## **“Save Form” and “Save with Errors”**

At the top of every section, other than Section 1, you will see the “Save Form” and “Save with Errors” buttons. Section 1 only contains the “Save Form” button.

“Save Form” allows you to save the completed section provided there are no errors. Once “Save Form” is clicked, any errors will be highlighted in red indicating fields you must complete.

“Save with Errors” is used where you wish to save incomplete sections or sections with errors. The errors will be highlighted in red the next time you log into the section in question. The completed form cannot be validated and submitted to the proposer until all the saved errors have been rectified.

- If you have any questions before you submit your Individual Questionnaire application, please refer to the guidance videos and other material available on the Central Bank's website, [www.centralbank.ie](http://www.centralbank.ie).
- For further information on using the ONR system and gaining access to the system, please see the Appendices.

## Section 1: Preliminary Questions

This section of the form must be completed by all applicants.

You must complete Section 1 of the application before proceeding to the other sections. The remaining sections of the Individual Questionnaire are enabled or disabled based on the answers provided in this section.

Questions 1.1 to 1.4 relate to current approvals by the Central Bank or by another Financial Services Regulator within the European Economic Area ("EEA")<sup>1</sup>. If you are currently approved to a similar role in the same sector as you are now applying for, Section 5 (Applicant Reputation and Character) does not need to be completed. In all other cases Section 5 (Applicant Reputation and Character) is mandatory.

- **If you are seeking to apply via this reduced regime, you must submit evidence that you are currently entitled under the laws of the EEA country to perform some or all of the functions which are equivalent to the PCF in that other jurisdiction.**

If you are currently approved by the Central Bank or another Financial Services Regulator, you must provide the time commitments to the role(s) in Section 6 of the application as this forms part of the Central Bank's assessment of the application.

Question 1.5 refers to savings and/or loans with the proposing credit union and will enable or disable Section 7 (Applicant Savings and Loans with the Proposing Entity) of the application depending on your response.

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<sup>1</sup> The EEA comprises of the member states of the European Union ("EU") together with the following countries: Iceland, Liechtenstein and Norway.

Question 1.6 refers to shareholdings and business interests and will enable or disable Section 8 (Applicant Shareholdings/Business Interests in Financial Entities and Other Firms) of the application depending on your response.

If you answer 'Yes' to question 1.7, relating to positions you hold/have held in other entities, you must complete Section 9 (Positions ... in any entity (Financial or Other) where the position has not been approved by a Financial Services Regulator) of the application for each position and include your time commitments to these roles.

Questions 1.8 and 1.9 determine if the Minimum Competency Code ("MCC") is applicable and therefore careful consideration should be given when answering these questions. You must ensure that you have selected the correct option when confirming how you will meet the MCC requirements as this will enable or disable Section 4 (Minimum Competency Code 2011) of the application accordingly. You must also ensure that you attach the necessary documentation in Section 10 (Supporting Documentation Files) of the application.

- **If you do not submit the correct documentation relating to your compliance with the MCC, such as evidence of qualifications, grandfathering status, new entrant status, and/or continuing professional development, your application will be rejected as incomplete.**

If you are submitting an Individual Questionnaire as part of a credit union's application for approval/authorisation or re-authorisation/approval (e.g. as part of an amalgamation) you must answer "Yes" to question 1.10.

## Section 2: Personal Details

You are required to select the proposed PCF role and principal sector in which you propose to operate as well as providing information such as your name, address, place of birth and passport details. If you hold dual citizenship you are only required to provide details of one passport.

For credit unions, the only principal sector option available currently in 2.1(a) is the credit union sector.

**Please note that an individual can only apply for one position in Question 2.1(b)**

### Section 3: Professional & Other Relevant Experience, Educational Qualifications, Professional Memberships and Relevant Training

This section of the Individual Questionnaire requests details of your professional and other relevant experience within the last 10 years, qualifications held and professional memberships, along with any other experience prior to the last 10 years which is relevant to your application. In particular, details of any relevant credit union experience (e.g. member of the board of directors) should be included in Section 3.1 Professional and Other Relevant Experience.

Section 3 is an important part of the application as you must demonstrate you have the necessary qualifications, experience, competence and capacity appropriate to the relevant PCF(s) applied for. You should provide details **in chronological order** commencing with the most recent employer/organisation and the associated most recent role with that employer/organisation. If you have experience **prior** to the most recent 10 years that is relevant to the PCF(s) now being applied for, information in relation to this experience should also be provided in Section 3. All gaps in professional and other relevant experience over the last 10 years exceeding 12 weeks of duration must be explained in full.

All relevant types of training can be mentioned including on-the-job and in-house courses.

Applicants who are subject to the MCC and who hold a recognised qualification must ensure they enter details of the qualification in question 3.3.

### Section 4: Minimum Competency Code 2011 – Credit Unions acting as Retail Intermediaries

If you answer Yes to Question 1.8 and 1.9 and are a New Entrant or are availing of Grandfathering arrangements you are required to complete Section 4: Minimum Competency Code 2011.

- **If you do not submit the correct documentation relating to your compliance with the MCC, such as evidence of qualifications, grandfathering status, new entrant status, and/or continuing professional development, your application will be rejected as incomplete.**

#### **New Entrant Arrangements**

An applicant may avail of the New Entrant arrangements where certain conditions are met. The new entrant must first undergo a training programme organised by the credit union on whose behalf the new entrant is acting, which is relevant to the function to be exercised, or have obtained part of a relevant recognised qualification for that particular function. The new entrant must act under the

immediate direction and supervision of another nominated person, who is a qualified person or a grandfathered person in respect of the particular function being carried out by the new entrant.

You must attach documentary evidence that you have undergone a training programme organised by the credit union on whose behalf you are acting, are working towards obtaining a relevant recognised qualification and are acting under the immediate direction and supervision of another nominated person, who is a qualified person or grandfathered person in respect of the particular function being carried out by you. Full details on the criteria for New Entrants can be found in the [Minimum Competency Code 2011](#).

### **Grandfathering Arrangements**

An applicant can avail of the grandfathering arrangements if, **on 1 January 2007**, the applicant was dealing with the retail financial product or specified activity in respect of which he/she is availing of the grandfathering.

You must attach documentary evidence of four years' experience providing the retail financial product in question for the period 1 January 1999 to 1 January 2007, a Statement of Grandfathered Status signed by the regulated financial services provider and documentary evidence that 40 hours of Continuing Professional Development ("CPD") were undertaken in 2008, 2009 and 2010, 15 hours in 2011 and 15 hours in 2012. (If you were a sole trader at 1 January 2007 commission statements for a four year period can be submitted as part of your assessment instead of a Statement of Grandfathered Status). Full details on the criteria for Grandfathering arrangements can be found in the [Minimum Competency Code 2011](#).

Where relevant, you must also provide documentation demonstrating that you meet the CPD requirements as set out in the MCC.

## **Section 5: Applicant Reputation and Character**

If this section is applicable you must answer all questions. You should be candid and truthful and provide a full, fair and accurate response to all questions. Failure to disclose an issue or provision of insufficient information in response to a "Yes" answer to any question may result in a delay in processing or in a rejection/refusal of your application.

Section 5 is mandatory for all applicants excluding those who are currently approved by the Central Bank or another Financial Services Regulator within the EEA to a similar position in the same sector for which you are now applying.

If you are in any doubt about a response, please disclose the issue and provide additional documentation via the upload facility in Section 10 to allow the Central Bank to determine if the issue is material or not to your application.

### Section 6: Applicant Current and Previous Financial Services Regulatory Approvals

This section is mandatory for all applicants. You must provide details of all current and previous regulatory approvals held (within the last 10 years), including approvals by other financial services regulators in other jurisdictions. It is important that you provide as much detail as possible regarding all financial services regulatory approvals, refusals, withdrawals, prohibitions, restrictions and suspensions where applicable. Where approvals have ceased, the reasons for cessation must also be provided. You must also disclose your time commitments to all current roles listed in this section.

- **If you are importing a previously exported application, you must ensure that you update the information, e.g. if you have been granted additional approvals since your previous submission.**

### Section 7: Savings and Loans with the Proposing Entity

If you answer “Yes” to Question 1.5 this section is mandatory. You must provide details of any:

- Savings or intended savings (within the next 12 months) in the proposing credit union;
- Loans or intended loans (within the next 12 months) or guarantees in respect to a loan with the proposing credit union;
- Loans with the proposing credit union that are or have been in arrears for a period greater than 90 days in the past year.

## Section 8: Applicant Shareholdings/Business Interests in Financial Entities and Other Firms

The purpose of Section 8 (Applicant Shareholdings/Business Interests in Financial Entities and Firms) is for applicants to declare any business interests in entities. This information is used by the Central Bank in assessing any potential conflicts of interest that may arise.

If you answer “Yes” to Question 1.6 this section is mandatory. You must provide details of all current and previous business interests in financial and non-financial entities. You must also provide details of personal liabilities, guarantees provided in respect of financial liabilities and any services provided for remuneration to the proposing credit union within the last 3 years.

In relation to Question 8.1 (Current Shareholdings in Financial and/or Other Entities), the following should be included in Section 8.1:

1. Current shareholdings in financial or other entities that constitute 10% or more of the issued share capital. Applicants should disclose the class of shares and the voting rights (if any) associated with this.
2. The beneficial ownership<sup>2</sup> of shareholdings if they are 10% or more of the issued share capital.
3. Any entitlement and / or contracts in place to purchase shares in a company at a future date e.g. share options as part of an employment scheme or contract for difference trades. This disclosure should be made where the applicant has a future potential to hold in excess of 10% of the issued share capital of any entity.

In relation to “personal relationships” referred to in Question 8.7, the applicant must provide details of any work or personal relationships with members of the Board of Directors and/or Senior Management Team within any of the entities listed in Section 8 of the Individual Questionnaire. (For example: Parent, Child, Partner, Husband, Wife, Aunt, Uncle, Employer (past/ present), or any other relevant relationship).

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<sup>2</sup> ‘Beneficial Ownership’ occurs when a person may exercise control through voting or other influence even though the title is not held in their name (e.g. the title to the shares may be held in a trust / the title to the shares may be held by a spouse or close relative).

### Section 9: Positions as an Executive/Non-Executive Director, Chairman, Manager or Financial Service Provider in any entity (Financial or Other) (where the position has not been approved by a Financial Services Regulator)

If you answer 'Yes' to question 1.7, this section is mandatory. You must provide details of all current and previous positions in financial or non-financial entities which are not regulated and therefore are not included in Section 6 of the application. You must disclose the amount of time (expressed as a number of days) per annum you commit to each of the current roles listed.

Where applicant is importing a previously exported application, the applicant must ensure s/he updates information, e.g. where relevant if the applicant has taken up new positions since previous approval.

- **If you are importing a previously exported application, you must ensure that you update the information, e.g. if you have been taken up additional positions or resigned from any positions since your previous submission.**

### Section 10: Supporting Documentation

This section of the Individual Questionnaire form allows applicants to upload documentation to support their Individual Questionnaire application.

All documentation must be submitted in one of the following formats:

- MS EXCEL .xls, .xlsx
- MS WORD .doc, .docx
- TIF .tif, .tiff
- JPEG .jpg, .jpeg
- PDF .pdf

Please note the system supports up to a maximum size of 8MB per file uploaded.

If you need to provide additional information but have insufficient space within the form to provide the detail required, you should upload a document containing the additional information in Section 10.

Certain applicants are **required** to submit scanned copies of documentation to support their application, for example documentation to support minimum competency, documentation (legal or other) to Support a Yes answer in Section 5 or, where seeking to apply via reduced regime, you must

evidence that you are currently entitled under the laws of the EEA country to perform some or all of the functions which are equivalent to the PCF in that other jurisdiction.

You must choose the appropriate option from the dropdown menu to specify what the document to be uploaded relates to. You should select 'Other';

1. If you are currently approved for a PCF role within a specific sector in another EEA country and propose to take up a similar role in the same sector in Ireland, you must attach evidence to demonstrate that you are currently entitled under the laws of the EEA country to perform those functions.
2. If you wish to include any other material information in respect of your application.

**Note for those subject to the MCC:**

1. For those holding a recognised qualification, a copy of the qualification must be attached.
2. For those availing of Grandfathering arrangements, please attach documentary evidence of 4 years' experience providing the retail financial product in question for the period 1 January 1999 to 1 January 2007, a Statement of Grandfathered Status signed by your employer and documentary evidence that 40 hours of CPD were undertaken in 2008, 2009 and 2010, 15 hours in 2011 and 15 hours in 2012. (If you were a sole trader at 1 January 2007 commission statements for a 4 year period can be submitted as part of your assessment instead of a Statement of Grandfathered Status)
3. If you are applying as a New Entrant, you must attach documentary evidence that you have undergone a training programme organised by the credit union on whose behalf you are acting, you are working towards obtaining a relevant recognised qualification and that you are acting under the immediate direction and supervision of another nominated person, who is a qualified person or grandfathered person in respect of the particular function being carried out by you.

Please ensure you choose the appropriate dropdown when uploading MCC documentation.

## Section 11: Applicant Declaration

Questions 11.1, 11.11, 11.12 and 11.13 in this section are not applicable to applicants for a PCF role in a credit union.

In relation to question 11.2, a material change is a change in the information provided in the application which would affect the applicant's ability to perform the PCF role(s) applied for. An example of material change would include a change to passport details.

**Following the completion of Section 11 and once all relevant information has been included in the application, you should submit the application to the Proposer by selecting the 'Submit to Proposer' option on the Individual Questionnaire application summary page.**

**Tip: You may want to export your completed application now to your personal computer. To export navigate to the Summary page, and select "Export to Excel" at the bottom right of the screen. For further information, please refer to the Import/Export section of this document.**

## Section 12: Proposer Declaration

Section 12 must be completed and signed on behalf of the proposing credit union by one of the following:

- Chair of the Board of Directors (CUPCF-1);
- Manager (CUPCF- 2); or
- Chair of the Nomination Committee.

A single point of contact in the proposing credit union is required for all queries that may arise in relation to the application. The point of contact provided should be the individual within the proposing credit union with responsibility for completing the declaration on behalf of the proposing credit union. Queries in relation to all sections of the Individual Questionnaire will be addressed to the point of contact, including questions which may need to be referred to the applicant.

All questions in Section 12 (with the exception of question 12.10) must be answered before the application can be submitted for consideration by the Central Bank.

- **Please note Section 12 must be completed and submitted by the PCF who is electronically signing the declaration at the bottom of Section 12, otherwise the application will be rejected.**

## General Guidance

- If the Individual Questionnaire is completed by a person whose name does not match the name of the applicant or submitted by a person whose name does not match the name of the proposer the Individual Questionnaire will be rejected.
- If the Individual Questionnaire is submitted to the Central Bank before an AGM has been scheduled by the credit union or more than 2 months before an AGM is scheduled to take place, the Individual Questionnaire will be returned to the credit union to ensure the assessment of Fitness and Probity is based on the most current information. Credit unions should submit Individual Questionnaires in sufficient time to allow the Central Bank to process the application prior to the scheduled AGM. The credit union should discuss with their Central Bank supervisor the correct time frame in which Individual Questionnaires should be submitted.
- It is strongly recommended that applicants read the MCC in full before completing the questions in Section 4. If you answer “No” to any question in Section 4 of the application you do not meet the MCC requirements (for New Entrants and applicants availing of Grandfathering Arrangements) and you will not be able to continue with the application.
- If you answer “Yes” to any of the questions in Section 5 you must provide documentary evidence in support of your answer, for example; court reports, regulator decision notices, etc. Delays in application assessment may occur if insufficient information is provided in relation to each “Yes” response provided in this section of the application.
- Please note the applicant and the proposer will not be able to submit the application if any mandatory fields are left unanswered or un-ticked.
- **If, following review by the proposer, the applicant needs to amend any section of the application, they must resubmit the application to the proposer.**

## Import / Export Function

The import / export function has been provided to assist when completing subsequent Individual Questionnaire applications in the future. At any stage during the completion of the Individual Questionnaire, the applicant has the option to export the entire Individual Questionnaire to a read-only Excel document and save it on their computer. At a later stage, if they need to complete another Individual Questionnaire and following the completion of Section 1 of the new Individual Questionnaire, the applicant may import the previously completed data into the new Individual

Questionnaire. All of the information from the previous application (Sections 2, 3,6,7,8 and 9) are copied into the new Individual Questionnaire.

Note - Only Sections 2, 3, 6, 7, 8 and 9 will be populated after importing as these sections do not contain declarations. The applicant will then be required to validate the completed sections by reviewing the imported data, and then selecting “Save Form”.

- **If you are importing a previously exported application, you must ensure that you update the information, e.g. if you have been taken up additional positions or resigned from any positions since your previous submission.**

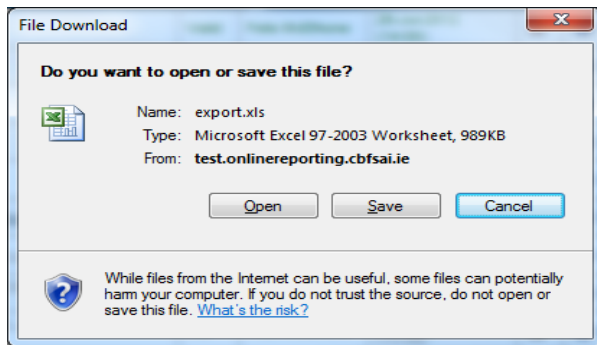
Upon completion of your Individual Questionnaire you will have the option to Export to Excel as highlighted in the screenshot below. Click “**Export to Excel**” in order to save the information in an Excel document on your computer.

**Application: C109618\_03530d1d\_00004 - Applicant: Applicant Name - Status: Finalised**

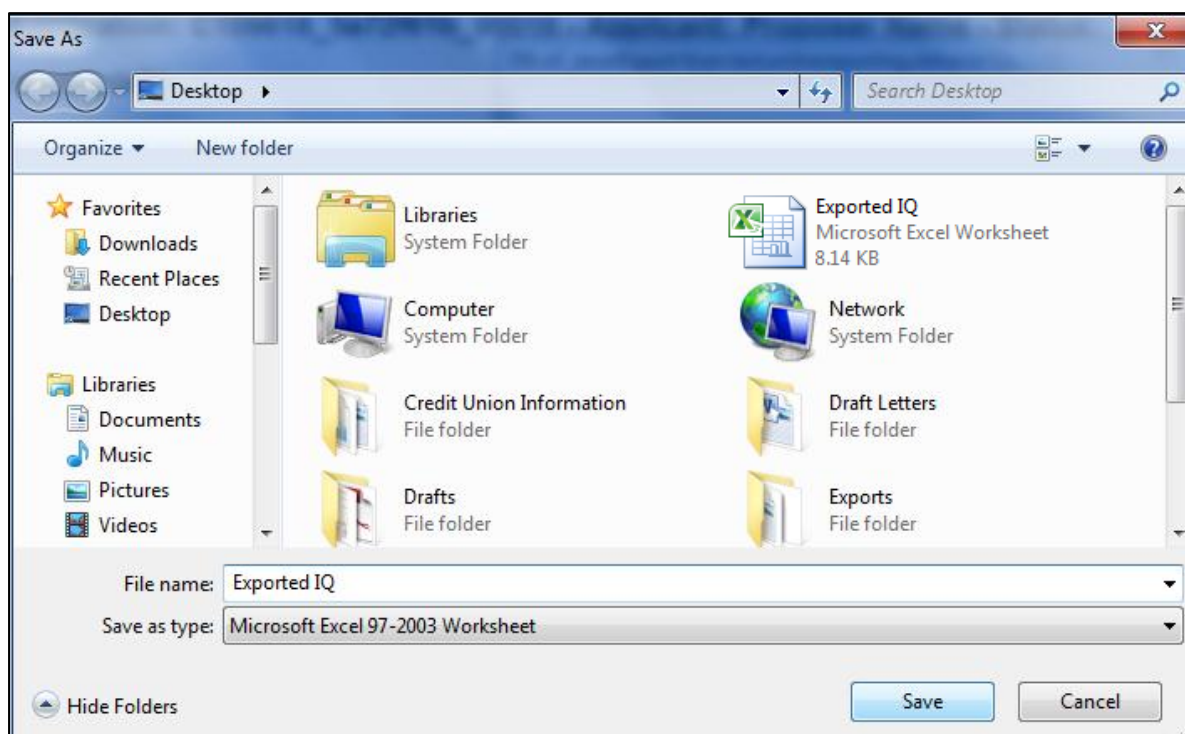
Section	Status	Last Updated By	Last Updated			
<a href="#">Section 1: Preliminary Questions</a>	Valid	Applicant Name	16-Apr-2013 (14:45)			
<a href="#">Section 2 Applicant Personal Details</a>	Valid	Applicant Name	16-Apr-2013 (14:46)			
<a href="#">Section 3 Professional Experience and Qualifications</a>	Valid	Applicant Name	16-Apr-2013 (14:46)			
<a href="#">Section 4: Minimum Competency Code</a>	n/a	Applicant Name	28-Mar-2013 (15:07)			
<a href="#">Section 5: Reputation &amp; Character</a>	Valid	Applicant Name	16-Apr-2013 (14:46)			
<a href="#">Section 6 Applicant Current and Previous Regulatory Approvals</a>	Valid	Applicant Name	16-Apr-2013 (14:51)			
<a href="#">Section 7: Applicant Savings and Loans with the Proposing Entity</a>	Valid	Applicant Name	16-Apr-2013 (14:50)			
<a href="#">Section 8 Applicant Shareholdings/Business Interests in Financial Entities and Other Firms</a>	n/a	Applicant Name	16-Apr-2013 (14:45)			
<a href="#">Section 9 Positions as an Executive/Non-Executive Director, Chairman, Manager...</a>	n/a	Applicant Name	16-Apr-2013 (14:45)			
<a href="#">Section 10: Supporting Documentation</a>	Blank	Applicant Name	26-Mar-2013 (14:47)			
<a href="#">Section 11: Applicant Declaration</a>	Valid	Applicant Name	16-Apr-2013 (14:50)			
<a href="#">Section 12: Proposer Declaration</a>	Blank	Applicant Name	26-Mar-2013 (14:47)			

**Export to Excel** **Submit to Central Bank**

A dialog box will appear (see example screenshot below), press “**Save**” in order to save it on your computer.




You can then edit the file name and save it in the desired folder on your computer (see sample screenshot below).



- **Do not edit the exported Excel spreadsheet. If you do the system won't allow you to import the spreadsheet into an new Individual Questionnaire application. Any required editing can be done via ONR once the data has been imported to the new application.**

If you need to complete another Individual Questionnaire, you can import the information within the saved Excel document. Once you start a new Individual Questionnaire you need to complete Section 1. You will then be given the option to “**Import Previous**” (see screenshot below).



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## C109618: FAP UAT Credit Union 2

Applicant Name (C109618)

Logout

Home ▶ Data ▶ Individual Questionnaire ▶ Applications ▶ C109618\_03530d1d\_00004 | 1. Preliminary Questions ▶ Editdata

Import Previous

Save Form

Cancel

Section 1: Preliminary Questions

1.1

Are you currently approved by the Central Bank of Ireland or any of its predecessors?  
(If Yes, question 6.1 in Section 6. Applicant Current and Previous Financial Services Regulatory Approvals is mandatory)

☒ Yes ☐ No

1.2

If yes to 1.1, are you seeking approval for a Pre-Approval Controlled Function (PCF) based on a similar role that you currently perform? (If No, Section 5. Applicant Reputation & Character is mandatory)

☐ Yes ☒ No

If you answered Yes to this question please choose one of the following options

1.3

Are you currently approved by another Financial Services Regulator within the EU/EEA?  
(If Yes, question 6.4 in Section 6. Applicant Current and Previous Financial Services Regulatory Approvals is mandatory)

☒ Yes ☐ No

1.4

If yes to 1.3, are you seeking approval for a PCF based on a similar role that you currently perform?  
(If No, Section 5. Applicant Reputation & Character is mandatory)

☐ Yes ☒ No


If you answered Yes to this question please choose one of the following options

1.5

Do you have savings or loans with the proposing entity or have you had any loan(s) in arrears (for a period of greater than 9 weeks) with the proposing entity in the last five years?  
(If Yes, Section 7. Applicant Savings and Loans with the Proposing Entity is mandatory)

☒ Yes ☐ No

A dialog box will appear (see example screenshot below) allowing you to browse for the saved Excel document that you have exported from a previous Individual Questionnaire you have completed.



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## C109618: FAP UAT Credit Union 2

Applicant Name (C109618)

Logout

Home ▶ Data ▶ Individual Questionnaire ▶ Applications ▶ C109618\_03530d1d\_00004 | 1. Preliminary Questions ▶ Editdata

Import Previous

Save Form

Cancel

Section 1: Preliminary Questions

1.1

Are you currently approved by the Central Bank of Ireland or any of its predecessors?  
(If Yes, question 6.1 in Section 6. Applicant Current and Previous Financial Services Regulatory Approvals is mandatory)

☒ Yes ☐ No

1.2

If yes to 1.1, are you seeking approval for a Pre-Approval Controlled Function (PCF) based on a similar role that you currently perform? (If No, Section 5. Applicant Reputation & Character is mandatory)

☐ Yes ☒ No

If you answered Yes to this question please choose one of the following options

1.3

Are you currently approved by another Financial Services Regulator within the EU/EEA?  
(If Yes, question 6.4 in Section 6. Applicant Current and Previous Financial Services Regulatory Approvals is mandatory)

☒ Yes ☐ No

1.4

If yes to 1.3, are you seeking approval for a PCF based on a similar role that you currently perform?  
(If No, Section 5. Applicant Reputation & Character is mandatory)

☐ Yes ☒ No

If you answered Yes to this question please choose one of the following options

1.5

Do you have savings or loans with the proposing entity or have you had any loan(s) in arrears (for a period of greater than 9 weeks) with the proposing entity in the last five years?  
(If Yes, Section 7. Applicant Savings and Loans with the Proposing Entity is mandatory)

☒ Yes ☐ No

Are you sure you want to import? This will overwrite existing data.

Browse...

Ok

Cancel

The applicant will then be required to validate the completed sections by reviewing the imported data, and then selecting **“Save Form”**.

- **Please note it is not possible to amend an Individual Questionnaire once submitted to the Central Bank - if the Central Bank requires an amendment to be made, it is necessary to complete a full new Individual Questionnaire (by exporting the submitted information and then importing it in).**

## Appendix 1 – Using ONR

The information below is summary of ONR, full information in relation to ONR is available on the Central Bank's website at [www.centralbank.ie](http://www.centralbank.ie).

### About the System

ONR is a web-based application through which credit unions submit information to the Central Bank, including Individual Questionnaires for individuals who are proposed to hold PCF.

### Gaining Access to ONR

You will need the following:

- Name of business administrator responsible for managing Individual Questionnaire access
- Job title
- Phone number
- Email address

Credit unions that require access to the Individual Questionnaire on ONR should complete the 'New Fitness & Probity Business Administrator Setup Request Form' contained in Appendix 3<sup>3</sup> and send to the regulatory transactions department ([regulatorytransactions@centralbank.ie](mailto:regulatorytransactions@centralbank.ie)) who will arrange access for your credit union.

### Minimum System Requirements

ONR may be accessed using most modern internet browsers however it has been tested using the following Internet browsers:

- Internet Explorer 7.0 (or later)
- Mozilla Firefox v3.0 (or later)

### Logging into the ONR System

1. Open a web browser and enter the address [www.centralbank.ie](http://www.centralbank.ie).
2. Click on the Financial Regulation Homepage link on the menu on the ribbon menu at the top of the page.

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<sup>3</sup> This form is also available on the Central Bank website at [www.centralbank.ie/regulation/processes/fandp/creditunions/Pages/default.aspx](http://www.centralbank.ie/regulation/processes/fandp/creditunions/Pages/default.aspx)

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**Central Bank Inspection Identifies Compliance Concerns in Contracts for Difference and Financial Spread Betting Firms**  
The Central Bank today (16 June) published the findings of a themed inspection of contracts for difference (CFD) and financial spread betting firms.

**Website Re-Organisation**  
The Central Bank website content has been re-organised. The aim of the change is to provide easier and more intuitive access to information you require from the Central Bank.

**Annual report 2010**  
The Central Bank today (30 May) published its [Annual Report 2010](#). The [Annual Performance Statement](#) [Financial Regulation 2010 - 2011](#) and the [Irish Economic Statistics 2011](#) were also published.

**Design Competition for Collector Coin**  
In 2012, the Central Bank of Ireland will issue a €10 silver proof coin as part of the European Silver Coin Programme, which provides an opportunity for each Eurosystem country to issue a collector coin.

**Financial Statistics**  
The Central Bank publishes a range of money, banking and financial statistics which can be viewed [here](#).

**ECB Interest Rates**  
Deposit facility: 0.50%  
Main refinancing operations, fixed rate tender: 1.25%  
Marginal lending facility: 2.00%  
Maintenance Period 11/05/2011 - 14/05/2011  
Remuneration Rate: 1.25%

**Euro Exchange Rates**  
ECB Reference Rates at 27/06/2011  
US Dollar: \$ 1.4205  
UK Pound: £ 0.88970  
Japanese Yen: ¥ 114.74  
The Central Bank of Ireland does not buy or sell foreign currency from or to the public.

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1) Click the **Online Reporting System** button on the bottom left of the page.

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Codes  
Unauthorised firms

**Useful Links**  
Approved Prospectuses  
Online Reporting System  
Registers  
Sanctions Imposed

Home > Financial Regulation

**Financial Regulation Industry Sectors**

Are you looking for regulatory information about:

> Credit Institutions	> Investment Intermediaries
> Credit Unions	> Moneylenders
> Electronic Money Institutions	> Bureaux de Change
> Funds	> Mortgage Intermediaries
> Fund Service Providers	> Payment Institutions
> Insurance / Reinsurance Intermediaries	> Regulated Markets
> Insurance / Reinsurance Undertakings	> Retail Credit Firms / Home Reversion Firms
> Investment Firms	

**Click Online Reporting System**

**Industry Regulation - What's New**

**10 June 2011:** Solvency II - Frequently Asked Questions

**27 May 2011:** Central Bank publishes guidance on frequently asked questions on the Corporate Governance Code for Credit Institutions and Insurance Undertakings

**24 May 2011:** EU Restrictive Measures in View of the Situations in Libya and Syria

**10 May 2011:** EU Restrictive Measures in View of the Situation in Syria

**04 May 2011:** Review of the Consumer Protection Code - Second consultation

Are you interested in:

- > Establishing in Ireland?
- > the Authorisation Process?
- > the Supervision Process?
- > Consumer Protection?
- > Minimum Competency?
- > Enforcement?
- > International Financial Sanctions?
- > Industry Funding Levy?
- > Anti-Money Laundering?

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2) The **Login to Online Reporting** page appears. Enter your login credentials and click Login.

**Online Reporting System**

**Login Instructions**

Enter the Institution Code and Login Name given to you by your administrator and the password you use to identify yourself, and click the 'Login' button.

If you have forgotten your login details, please contact your Firm Administrator.

If you are unsure who your administrator is you can [contact us](#) for assistance (make sure to include your name and institution in the message).

[Central Bank Website](#)

**Login to Online Reporting**

Institution Code: C12345

Login Name: User1

Password: ●●●●●

**Login**


Enter Login Details and Click Login

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**NOTE:** If logging on to the Online Reporting System for the first time you will be prompted to change your password and provide answers to security questions at this point. Passwords must contain at least one number and both lower and upper case letters.

3) When the user selects 'Login' they will be brought to the homepage screen. From here they can navigate through the System. Please see the screen shot on the next page for a detailed breakdown of all the available links on the home page.

**NOTE:** See *Online Reporting System User Manual* [here](#), if you have issues logging-in.





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**C109618: FAP UAT Credit Union 2**  
 Logout


Home


Home Page  
 From here, you can perform any of the actions shown opposite.  
 Messages about the system and industry reporting requirements are displayed on the right of this page. Click on a message to see its full text.  
 The Task List at the bottom of the page shows what you need to do now.  
[Guidance Material](#)  
[Submit a Request](#)



**View / Edit Data**  
 View or edit return data


**Administration**  
 Configure how your Institution uses the system.


**My Profile**  
 View or update the information the system stores about you.


**Messages**  
 View user messages


**Requests**  
 View my requests


**Manage User Accounts**  
 Setup new users, reset their passwords, etc.

**Tasks**

30-Apr-2013	Prudential Return for 12-Apr-2013 needs to be submitted. This return must be submitted by the 30-Apr-2013.
Continue Application	<a href="#">Continue your current open application.</a>
Review / Submit	<a href="#">Review or Submit Application for all users for whom you are the Proposer.</a>

**New Messages**  
 You have no new messages  
[Go to Message Archive >>](#)

## Home Page

Click to Return to the **Home** page from any other page.

## New Messages

General Announcements related to the system appear here.

## View/Edit Data

Displays the types of returns to which you have been assigned access to.

## Administration

Manage existing and setup new user accounts, View / Edit your user profile details, Change your password.

## Tasks

Tasks that are due for completion are listed here.

## Manage User Accounts

Click to setup new users, reset their passwords etc. (Only visible to **Business Administrators**).


## Messages

This page shows all the messages from Central Bank of Ireland that applies to you or your institution.

## My Profile

Click to display or edit information stored about you by the system.

- The Individual Questionnaire SUMMARY page:-



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**C109618: FAP UAT Credit Union 2**

Applicant Name

[Logout](#)

Home ▶ Data ▶ Individual Questionnaire ▶ Applications ▶ C109618\_03530d1d\_00004

**Sections**

The 'Individual Questionnaire' application is divided into sections.

Complete each section that applies to your application and submit the application to the Proposer.

Exported application Excel files cannot be edited if you wish to subsequently import them to prepopulate an application.

**Before You Start –**  
Please note this Individual Questionnaire application will close down and unsaved data will be lost if left idle for more than 30 mins.

[Individual Questionnaire User Manual](#)

[Guidance Material](#)  
[Submit a Request](#)

**Application: C109618\_03530d1d\_00004 - Applicant: Applicant Name - Status: Incomplete**

Section	Status	Last Updated By	Last Updated			
<a href="#">Section 1: Preliminary Questions</a>	Valid	Applicant Name	16-Apr-2013 (14:45)			
<a href="#">Section 2 Applicant Personal Details</a>	Blank	Applicant Name	17-Apr-2013 (11:35)			
<a href="#">Section 3 Professional Experience and Qualifications</a>	Blank	Applicant Name	17-Apr-2013 (11:35)			
<a href="#">Section 4: Minimum Competency Code</a>	n/a	Applicant Name	28-Mar-2013 (15:07)			
<a href="#">Section 5: Reputation &amp; Character</a>	Blank	Applicant Name	17-Apr-2013 (11:35)			
<a href="#">Section 6 Applicant Current and Previous Regulatory Approvals</a>	Blank	Applicant Name	17-Apr-2013 (11:36)			
<a href="#">Section 7: Applicant Savings and Loans with the Proposing Entity</a>	Blank	Applicant Name	17-Apr-2013 (11:36)			
<a href="#">Section 8 Applicant Shareholdings/Business Interests in Financial Entities and Other Firms</a>	n/a	Applicant Name	16-Apr-2013 (14:45)			
<a href="#">Section 9 Positions as an Executive/Non-Executive Director, Chairman, Manager...</a>	n/a	Applicant Name	16-Apr-2013 (14:45)			
<a href="#">Section 10: Supporting Documentation</a>	Blank	Applicant Name	26-Mar-2013 (14:47)			
<a href="#">Section 11: Applicant Declaration</a>	Blank	Applicant Name	17-Apr-2013 (11:36)			
<a href="#">Section 12: Proposer Declaration</a>	Blank	Applicant Name	26-Mar-2013 (14:47)			

[Export to Excel](#) [Submit to Proposer](#)

Clear Section

Activates help for selected section

This validates the selected section

The applicant uses this to submit the completed IQ to the proposers

This allows the user to export all sections into a read-only Excel document

### ***Types of ONR Access***

Two different types of system accounts are available:

- 1. Business Administrator; and**
- 2. User.**

Personal information of a sensitive nature is provided as part of the Individual Questionnaire submission; therefore, it is recommended that careful consideration is given to the selection of the individuals within the credit union who will have access to the Individual Questionnaire return type on ONR.

The following people within a credit union can be Business Administrators and can submit an Individual Questionnaire application to the Central Bank on behalf of a credit union:

- **Chair of the Board of Directors (CUPCF-1);**
- **Manager (CUPCF- 2); and**
- **Chair of the Nomination Committee.**

#### **1. *Business Administrator Accounts***

- Business Administrator accounts who have been granted “**administrator**” access to the Individual Questionnaire return type will have the ability to:
  - View each Users’ Individual Questionnaire (i.e. all their credit unions’ applications for a PCF);
  - Start a new Individual Questionnaire application for their own proposed appointment(s) (as “Applicant”);
  - Submit User’s completed Individual Questionnaires (**other than their own**) to the Central Bank for processing (as “Proposer”);
- The Business Administrators(s) is responsible for setting up and managing the credit union’s **User** accounts (see below for access of user accounts) for their relevant return types (i.e. notifying the User of their login credentials and resetting passwords when necessary).
- A Business Administrator with access to the Individual Questionnaire return type only, can only set up and manage Users with access to the Individual Questionnaire return type. Likewise, a Business Administrator with access to other specific return types, can only set up and manage Users with access to those specific return types.

- Unless existing Business Administrator(s) have the rights to administer at their own level (an option defined at initial set up of a Business Administrator on ONR) they cannot add additional Business Administrators.
- If a Business Administrator is provided with the capability to “administer at own level”, he/she can add another Business Administrator profile without contacting the Central Bank. This permission may only be exercised for return types that are currently available to the Business Administrator.

The screenshot shows a web browser window titled 'Add User (Firm/AddUser.aspx) - Windows Internet Explorer'. The address bar shows 'http://testonlinereporting/Home/Administration/Users/\_add'. The page has a navigation bar with 'Home', 'Administration', 'Users', and 'Add'. The main content area is titled 'Add User' and contains the following fields and instructions:

- Instructions:**
  - To set up a new user on the Online Reporting system, enter the required details and click the 'Add' button.
  - The login name must be unique for all users within an institution.
  - You must assign a default password which the user will then need to change the first time they log in to the system.
  - It is especially important to ensure the email address is correct as the system will use that address to communicate with the user.
- Form Fields:**
  - Login Name\*
  - Title\*
  - First Name\*
  - Surname\*
  - Password\*
  - Confirm Password\*
  - Account Type\* (Dropdown menu showing 'Business Administrator')
  - User can administer at own level? (Checkbox)
  - Email Address\*
  - Telephone Number\*
  - Job Title\*
- Buttons:** 'Add User' and 'Cancel'.
- Callout:** A blue speech bubble points to the 'User can administer at own level?' checkbox with the text: 'Tick box to allow Administrator to administer at own level'.
- Footer:** © 2010 Central Bank of Ireland | Conditions Of Use | Privacy Statement | Contact Us. Local intranet | Protected Mode: On.

## 2. User Accounts

- User accounts who have been granted “applicant” access to the Individual Questionnaire return type will have the ability to:
  - Start a new Individual Questionnaire application;
  - Edit their own Individual Questionnaire applications; and
  - View their previous Individual Questionnaire applications within the credit union.
- User accounts are **available only from** a credit union’s **Business Administrator** (not the Central Bank).
- The credit union’s **Business Administrator** may setup one or more **User** accounts for their credit union.
- The **User** account cannot create or edit **Business Administrator** accounts or other **User** accounts.

### Functionality of Business Administrator and User Accounts

Function	Business Administrator Account	User Account
View an Individual Questionnaire	✓	✓
Amend an Individual Questionnaire	✓	✓
Submit an Individual Questionnaire to the Proposer	✓	✓
Submit an Individual Questionnaire to the Central Bank	✓	✗
Edit Profile	✓	✓
Change Password	✓	✓
Add a Business Administrator Account	✓ *	✗
Reset a Business Administrator password	✓ *	✗
Add a User Account	✓	✗
Reset a User Password	✓	✗
Edit a User Profile	✓	✗
Disable a Business Administrator Account	✓ *	✗
Delete a Business Administrator Account	✓ *	✗
Disable a User Account	✓	✗
Delete a User Account	✓	✗
Add / delete the Individual Questionnaire return type for Business Administrators	✗	✗

and Users		
Edit a User's Access	✓	✗
Export to Excel	✓	✓
Messages	✓	✓
Print Individual Questionnaire	✓	✓
Tasks	✓	✓

**\* These options are only available if a Business Administrator is provided the capability to “administrator at their own level”.**

### Restriction on Use

ONR is intended solely for use by financial institutions operating in the Republic of Ireland which are regulated by, or otherwise obliged to report to, the Central Bank.

Only those institutions which have been set up on the system by the Central Bank are permitted to use the system, and only employees of these institutions or responsible agents in good standing are allowed to log in to the system to view or enter data.

Any unauthorised use of this system is strictly prohibited – it may only be used by the institutions and individuals authorised to do so, and only for its intended purpose.

### Account Passwords

The following should be noted in relation to account passwords:

- It is the Business Administrator's responsibility to store their login name and password securely.
- The Central Bank will not reset **User** account passwords – these should only be reset by the credit union's Business Administrator.
- Every individual who uses ONR is assigned a unique name and password. It is their responsibility to keep these secure – passwords should never be disclosed to anyone for any reason.
- Therefore, every individual is ultimately responsible for his or her own use of the system – and for any activities carried out on accounts for which they are responsible. This specifically includes all data entry and modification.
- Business Administrators are responsible for their credit union's overall use of the system, and in particular for the activities of the other Users that they create.
- The Business Administrator is ultimately responsible for managing users of the specific returns they have access to – and for ensuring only valid personnel of the credit union have access. This specifically includes where a business administrator and/or user leaves the credit union or moves position, access to the system is also deleted/disabled where appropriate.

- The Central Bank is responsible for the overall security of the system, and for maintaining the confidentiality of all data submitted by the credit unions using the system.

#### **Legal Basis**

- Using ONR to submit data is intended to be a more efficient way of processing returns than the existing methods (which include paper and email). In all cases, the legal basis on which the data are submitted is the same, and the rights and responsibilities of both the submitting institution and the Central Bank are not affected
- In particular, the use of ONR by an authorised person to submit data is considered to have the same legal standing as submitting the data with a paper or electronic signature. Use of the system is deemed to constitute an acceptance of this policy.

## Appendix 3 – New Fitness & Probity Business Administrator Setup Request Form

### New Fitness & Probity Business Administrator Setup Request Form



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Please complete this form to request a new Fitness and Probity Business Administrator account for your credit union and return by email to the Regulatory Transactions Division.

The Fitness and Probity Business Administrator must be one of the following:

- the chair of the board of directors;
- the manager; or
- the chair of the nomination committee.

As Fitness and Probity Business Administrator you are responsible for managing other Fitness and Probity Business Administrator and Users of the online reporting system within your credit union and for ensuring that the appropriate personnel of the credit union have the correct Fitness & Probity access. Where another Fitness and Probity Business Administrator and/or User leaves the firm or moves position, the Fitness and Probity Business Administrator must remove their access to the system.

If the Fitness and Probity Business Administrator responsible for managing other Fitness & Probity Business Administrator and User accounts changes, the credit union must notify the Central Bank immediately and send this form with details of the New Fitness and Probity Administrator to the Central Bank, via the email address below.

<b>Email:</b>	Email: <a href="mailto:regulatorytransactions@centralbank.ie">regulatorytransactions@centralbank.ie</a>
<b>Telephone:</b>	+353 1 224 5333

<b>Credit Union Name:</b>	
<b>Institution Code:</b>	
<b>Fitness and Probity Business Administrator contact details</b>	
First Name:	
Surname:	
Position:	chair of the board of directors <input type="checkbox"/> manager <input type="checkbox"/> chair of the nomination committee <input type="checkbox"/>
Telephone Number:	
Email Address:	
Do you currently have an Online Reporting account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes to the above, please provide your Online Reporting Login ID:	

A member of the board of directors of the credit union, other than the proposed Fitness and Probity Business Administrator, must authorise this request.

Signed: \_\_\_\_\_

Print Name: \_\_\_\_\_

Board Position: \_\_\_\_\_

Date: \_\_\_\_\_

T +353 1 224 5333

[www.centralbank.ie](http://www.centralbank.ie)

[regulatorytransactions@centralbank.ie](mailto:regulatorytransactions@centralbank.ie)



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